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TO: EXAMINER CLEMENT B. GRAHAM
FROM: GEORGE LIKOUREZOS, APPLICANT
FAX: 703-872-9306
DATE: JANUARY 7, 2005
PAGES: 23 (INCLUDING COVER PAGE)
RE: U.S. PATENT APPLN. 09/764,618
OUR DOCKET 1002

DEAR EXAMINER GRAHAM:

TRANSMITTED HERewith PLEASE FIND AN
AMENDMENT IN CONNECTION WITH THE ABOVE-
REFERENCED PATENT APPLICATION.

THANK YOU.



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PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628
SERIAL NO.: 09/764,618 FILED: January 17, 2001
EXAMINER: Clement B. Graham Atty. Docket No. 1002
FOR: **SYSTEM AND METHOD FOR EFFECTING A REAL-TIME
PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION**

P.O. Box 1450
Commissioner for Patents
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. Sec. 1.111

Sir:

Please consider the following amendments and remarks in light of the Office Action of
the U.S. Patent and Trademark Office mailed on October 7, 2004:

Amendments to the abstract are reflected on page 2 of this paper.

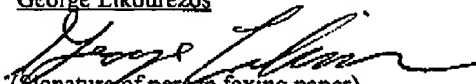
The Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 14 of this paper.

FACSIMILE CERTIFICATION

I hereby certify that this correspondence is being sent via facsimile to facsimile number 703-872-9306 of the United States Patent and Trademark Office and to the attention of Examiner Clement B. Graham at Group Art Unit 3628 on the date shown below.

Dated: _____

1/7/05George Likourezos
(Signature of person faxing paper)

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